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REPORT
OF
THE BOARD OF AUDIT
RESPECTING

The Soldier Settlement Board
of Canada

Canada S.S.B.

(October 1, 1929)

PRINTED BY ORDER OF PARLIAMENT



OTTAWA
F. A. ACLAND
PRINTER TO THE KING'S MOST EXCELLENT MAJESTY
1930

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OCTOBER 1, 1929.

Hon. J. A. ROBB,
Minister of Finance,
Ottawa, Ont.

DEAR SIR,—We have to report that in pursuance of instructions received from the Honourable, the Treasury Board, dated January 25, 1929, we have inquired into and herewith report with regard to the loaning operations of the Soldier Settlement Board of Canada and in accordance with subsection 2 of section 4 of the Board of Audit Act, 1925, make such recommendations as we consider necessary or useful for the more efficient administration and control of the workings and affairs of the said Soldier Settlement Board.

Messrs. Thorne, Mulholland, Howson and McPherson, Chartered Accountants, were engaged to assist the Board of Audit.

Respectfully submitted,

THE BOARD OF AUDIT

GORDON SCOTT
E. J. HOWSON
L. E. POTVIN

Report of the Board of Audit Respecting the Soldier Settlement Board of Canada

REVIEW OF LEGISLATION

The Soldier Settlement Board of Canada as constituted pursuant to the 1917 Soldier Settlement Act was continued under the 1919 Act. The board consists of three commissioners, one of whom acts as chairman.

Various amendments to the Act have been passed from time to time, together with Orders in Council approving regulations governing the transactions of the board.

The 1919 Act provided for the granting of financial assistance by way of loan to returned soldiers who were desirous of settling on the land, as follows:—

- (a) To assist in settlement on land purchased through the board:—
 - (1) Up to \$5,000 for purchase of land.
 - (2) Up to \$2,000 for purchase of live stock and equipment.
 - (3) Up to \$1,000 for building and permanent improvements.
- (b) To assist in settlement on Dominion lands:—
 - (1) Up to \$3,000 for purchase of live stock, equipment and permanent improvements.
- (c) To assist in becoming re-established on land already owned:—
 - (1) Up to \$3,500 for removal of encumbrances, such amount not to exceed 50 per cent of appraised value of land.
 - (2) Up to \$2,000 for live stock and equipment.
 - (3) Up to \$1,000 for buildings and permanent improvements.

N.B.—Total advances in Class (c) not to exceed \$5,000.

The Act required the settler to make a cash payment of at least 10 per cent except in the case of a special settler where the board had power to dispense with the whole or any part of the cash down payment.

The Act at first provided for repayment of the balance owing on land over a period of twenty-five years or less in equal annual instalments with interest at 5 per cent per annum on the amortization plan. Advances for stock and equipment were repayable in four equal annual instalments commencing not later than three years from date of sale, with interest at 5 per cent per annum, beginning to accrue two years from the date of sale.

By amendment in 1922 the board was empowered to consolidate the settler's indebtedness incurred before April 1, 1922, so that the total amount owing including accrued interest, taxes, insurance, etc., could be incorporated in one account and made payable in twenty-five or less annual instalments, the first payment becoming due on the date of consolidation. Provision was also made at that time for certain interest exemptions on the consolidated debt for periods from two to four years, depending on the date of the original advance. The terms of repayment of subsequent advances for live stock were changed to correspond with the terms of repayment of advances for land, etc.

In 1925 an amendment was passed authorizing a credit to the settlers' accounts determined as follows:—

- 40 per cent of purchase price of live stock bought prior to October 1, 1920.
- 20 per cent of purchase price of live stock bought between October 1, 1920, and October 1, 1921.

In 1927 the Act was further amended providing under certain conditions for the revaluation of settlers' land holdings, the reduction, if any, being credited to the settlers' accounts as of the standard date, October or November 1, 1925.

ORGANIZATION AND ADMINISTRATION

In commencing operations, in addition to the head office organization of the Soldier Settlement Board, District offices were opened and Loan Advisory Boards appointed at various points throughout the Dominion.

Field supervision staffs were appointed to appraise farms selected by settlers after which prices were determined by the Advisory Committees. The services of the field staff are available in an advisory capacity to the settler. It is also their duty to protect the board's interests. These services have continued and will be required for some years.

Under Orders in Council, P.C. 1645, August 17, 1923, P.C. 320, March 14, 1927, and P.C. 696, April 14, 1927, the administration of the Soldier Settlement Act was transferred from the Minister of the Interior and placed under the Minister of Immigration and Colonization, and provision made that "The Soldier Settlement Board or such portion of its staff as the minister may from time to time determine, shall be designated as the Land Settlement Branch of the Department of Immigration and Colonization, and the Chairman of the Soldier Settlement Board shall be Superintendent of the Land Settlement Branch of the Department of Immigration and Colonization."

A part of the Land Settlement Branch activities of the board is the administration of the 3,000 British Family Agreement, the New Brunswick 500 British Family Agreement, the Empire Settlement Agreement, After Care, Farm Labour Placements, Investigations for Admission of Aliens and Nominated Persons, etc.

APPROPRIATIONS FOR BOARD'S ACTIVITIES

During the last three fiscal years, appropriations have been voted for the activities of the board as follows:—

Year	Amount of Vote	Amount used	Amount unused
	\$ cts.	\$ cts.	\$ cts.
1926-27.....	3,425,000 00	3,254,984 61	170,015 39
1927-28, Soldier Land Settlement.....	1,475,000 00	1,451,933 04	23,066 96
General Land Settlement.....	1,900,000 00	1,437,064 83	462,935 17
	3,375,000 00	2,888,997 87	486,002 13
1928-29, Soldier Land Settlement.....	1,558,000 00	1,439,675 51	118,324 49
General Land Settlement.....	1,557,000 00	1,075,262 87	481,737 13
	3,115,000 00	2,514,938 38	600,061 62

These appropriations were made to cover advances to settlers and administration costs of the board, the former including the revolving fund re the 3,000 British Family Scheme and the New Brunswick 500 British Family Scheme. For illustration, the total expenditure out of the 1928-29 appropriation was \$2,514,938.38, of which administration expenses, including Indian soldier settlers absorbed \$1,441,950.55, the balance, \$1,072,987.83, representing amounts disbursed and charged against Settlers' accounts, considered for the most part to be recoverable.

ADMINISTRATION COSTS—SOLDIER SETTLEMENT ACTIVITIES

Since 1921, eight district or sub-district offices of the board have been closed, viz:—

Victoria, B.C.—District office.
 Prairie River, Sask.—Sub-office.
 Fort William, Ont.—Sub-office.
 London, Ont.—Sub-office.
 Quebec, P.Q.—District office.
 Montreal, P.Q.—District office.
 Halifax, N.S.—District office.
 Charlottetown, P.E.I.—District office.

In our opinion, further reductions should be made from time to time in the number of district offices.

At June 1, 1920, during the organization and loaning period, a peak staff of 1,594 was employed. This number was reduced to 495 in 1927 and at March 31, 1929 had increased to 538.

The average number of staff for the fiscal year, April 1, 1920 to March 31, 1921, was 1,321 and for the fiscal year, April 1, 1928, to March 31, 1929, 551. The average salary, including cost of living bonus, in 1920-21 was \$1,690, and in 1928-29, \$1,829.

During the years 1918 to 1925, the staff received, in addition to their salary, a cost of living bonus, which was not paid from the Soldier Settlement Board appropriation but from a special appropriation for the purpose. Payment of the bonus as such was discontinued at the close of the fiscal year 1924-25, but it was replaced by certain flat increases in salary, effective April 1, 1925, such increases being granted to employees formerly in receipt of bonus.

Including the above bonus the salary costs of the Board over the period of its activities are as follows:—

	Soldier Settlement	Land Settlement	Total
	\$ cts.	\$ cts.	\$ cts.
1918-19.....	113,285 44		113,285 44
1919-20.....	1,485,699 53		1,485,699 53
1920-21.....	2,232,093 21		2,232,093 21
1921-22.....	1,519,625 28		1,519,625 28
1922-23.....	1,277,102 91		1,277,102 91
1923-24.....	1,093,949 78	40,000 00	1,133,949 78
1924-25.....	948,206 71	75,000 00	1,023,206 71
1925-26.....	638,820 95	240,990 16	879,811 11
1926-27.....	547,181 45	324,463 72	871,645 17
1927-28.....	528,395 46	441,318 14	969,713 60
1928-29.....	570,017 41	437,850 22	1,007,867 63

In our opinion the basis of apportionment as between Soldier Settlement and Land Settlement is fair and reasonable.

The 1928-29 administration expenditure showed an increase over the previous year of \$53,703.51, which has been caused by extra work in connection with revaluation, a certain amount of which should be eliminated upon its completion. In this connection, however, it must be observed that the Board has for disposal approximately 5,500 parcels of real estate acquired as a result of adjustment or foreclosure proceedings, and in order to place these properties on a productive basis, consideration should be given to the inauguration of an intensive sales campaign for their disposal.

Unless the cost of administration decreases in the same proportion as the outstanding loans, it will be obvious that its ratio will increase. It would appear, however, that substantial reductions are not possible before three or four years, when it is expected that the settlers then under the board would not require the supervision that has been necessary in the past.

ADMINISTRATION COSTS—LAND SETTLEMENT ACTIVITIES

The administration expenses charged against the Land Settlement activities amounted to \$633,903.98 and \$639,355.65 in the fiscal years ending in 1928 and 1929 respectively. The salaries and expenses of the field staff on this phase of the work indicate an average cost of all visits of \$4 and \$3.50 respectively.

Statements have been prepared in the Accounting Department showing the administrative expenditure in connection with after care given to British immigrants amounting to \$510,629.49 and \$519,794.28, in the fiscal years ending in 1928 and 1929 respectively. This total, however, includes all the administrative expense in connection with the British Family Agreement, and, in our opinion, it is questionable as to whether this expenditure is all properly chargeable against after care.

We would mention particularly the responsibility which the Dominion has in connection with the after care agreement. According to figures submitted by the Board, the number of individuals entitled to after care is as follows:—

Arrivals fiscal year 1925-26, 974; 1926-27, 9,884; 1927-28, 12,800; 1928-29, 11,676.

Based upon these figures and the fact that under the Agreement the Dominion Government is required to contribute after care during a period up to five years estimated at a total cost of £6 per migrant, it will be seen that the number of individuals who are entitled to after care will be approximately as follows:—

1929-30.....	35,334
1930-31.....	34,360
1931-32.....	24,476
1932-33.....	11,676

As a result of our investigation we have come to the conclusion that the nature of this work prohibits the establishment of a unit cost. Certain labour placements may be accomplished by less than an hour's work on the part of the field man, while on the other hand, in one case which was brought to our attention, a full day of a supervisor's time with a motor car was consumed in making one placement. The follow-up work in connection with after care and investigation is often made more costly by the difficulty in locating the person required. In some offices the after care work is done largely by correspondence and where used, this method appears to have given satisfaction.

While it is not practicable to estimate unit costs on this work, it is evident that the Dominion has accepted a substantial responsibility in assuming administrative functions in connection with the various agreements, particularly the British Family Agreement.

VALUATION OF LOANS AND PROPERTIES AS OF MARCH 31, 1929

	\$	cts.	\$	cts.
The total advances to settlers through the board amounted to.....			112,706,179	79
Add: Proceeds of sale of lands acquired from Adminis- tration Funds, etc.....			656,069	39
From which should be deducted:—			113,362,249	18
Principal repayments.....	27,428,402	96		
Lands transferred to 3,000 British Family Scheme..	7,625,574	86		
			35,053,977	82
Leaving a balance of.....			78,308,271	36

The estimated value of the foregoing, according to the Balance Sheet prepared by us, is \$52,268,905.11, the reduction of \$26,039,366.25 being accounted for as follows:—

<i>Credits given or to be given as authorized Act amendments:</i>				
Live stock reduction.....	2,926,490	91		
Land revaluation (partially estimated).....	7,022,771	10		
			9,949,262	01
<i>Losses experienced or expected including provision against current loans:</i>				
Losses on completed adjustment cases.....	5,620,316	38		
Estimated loss on uncompleted adjustment cases....	7,965,000	00		
Provision for loss on current loans.....	2,500,000	00		
Provision for loss on sundry balances.....	4,787	86		
			16,090,104	24
			26,039,366	25

(In addition to the credits given as authorized by Act amendments, an interest exemption was granted in 1922, as referred to earlier in this report, the amount of which has been estimated at approximately \$10,000,000. This allowance is not included in the foregoing summary.)

The majority of the purchases of the board in 1920 and 1921, of land, stock and equipment were made at peak prices, and as a consequence substantial losses have been experienced particularly in connection with the stock and equipment loans. In an endeavour to ascertain the provision necessary at the present time to show the value of the loans and properties on hand at a reasonable figure we discussed the matter in detail with the head of the Adjustment Branch and ascertained his estimate of probable further losses. We also requested the various District offices to make a valuation of the security held in all uncompleted adjustment cases. The final figures of estimated loss arrived at by Head office and by the District offices were practically the same, and after discussing the matter in detail with the board, we accepted the opinion so arrived at as a proper basis of provision against loss at this time.

In connection with the statistics required from the various district offices, the board grades its soldier settlers in the following classifications:—

- Grade 1—Practically sure to succeed.
- Grade 2—Good progress.
- Grade 3—Fair progress (barely holding own).
- Grade 4—Poor progress (likely to fail).

This grading showed 3,813 and 1,983 settlers in classes 3 and 4 representing total loans of \$16,077,668 and \$9,223,979 respectively.

These facts have been taken into consideration in determining the amount of provision against losses on current loans and in arriving at a conclusion as to the future supervision requirements.

This valuation of security has been based upon average conditions in the West for the next three or four years. Should there be a serious depression or, to dispose of lands, should prices be reduced, this provision for losses may prove to be insufficient.

In certain cases adjustment properties have been sold at prices which resulted in a net credit being available for the original settler. When sales are made to settlers under the 3,000 Family Scheme, refunds are made as soon as the new settler signs his land agreement but in other cases, it is the general policy of the Board not to make disbursement of these credit balances until the new settler has sufficient equity in the property to safeguard the investment. In certain compassionate cases the board has been a little more lenient than in the general practice with reference to refunds.

COLLECTIONS

On page 24 of this report is shown a detailed summary of collections for the last three Dominion fiscal years. A summary of the total is as follows:

	Principal		Interest		Total	
	\$	cts.	\$	cts.	\$	cts.
Year ending March 31, 1927.....	2,419,219	25	1,881,578	48	4,300,797	73
“ “ 1928.....	2,505,300	19	2,019,116	74	4,524,416	93
“ “ 1929.....	2,131,529	67	1,859,199	29	3,990,728	96

The collection year of the board ends on July 1, but to be comparable with the Dominion's fiscal year we have shown the above summaries for the periods ending March 31.

From the above summary there appears to be a reduction in the principal collections in 1929 as compared with the previous years. This is accounted for, however, by a change in the method of recording certain receipts. Up to March 31, 1928, all moneys received to be held for redisbursement such as proceeds of fire loss claims, moneys remitted to the board for the purpose of paying taxes, insurance, etc., were treated as receipts of principal and the redisbursement of the money charged under its respective heading as additional advances. This resulted in the redisbursement being considered as a part of the annual appropriation of the Board and beginning April 1, 1928, a "Replacement Account" was opened which operates as a trust fund held by the Finance Department on the board's account. All moneys received by the Board to be redibursed for the above mentioned or other purposes are credited to this account and when redibursed are not therefore required to be considered as part of the board's annual appropriation. In the fiscal year just closed, amounts received on this account totalled \$404,683.99 of which \$281,666.45 had been redibursed. Taking this into consideration, it is evident that the collections on account of principal are consistent with the previous years.

A substantial portion of the annual receipts apply on account of the board's disbursements for special advances (taxes, insurance, seed and feed, etc.). In other words, the total amount of outstanding principal indebtedness is reduced, not by the amount of the principal payments, but by the net difference between

these receipts and the new disbursements. The amount of collections applied against special advances cannot be determined without an analysis of each settler's account because the distribution is not made in the Cash Book. For the last three fiscal years, charges have been made against loans as follows:—

	1926-27	1927-28	1928-29
	\$ cts.	\$ cts.	\$ cts.
Disbursement for purchase of land.....	90,411 02	24,613 52	8,982 46
Removal of encumbrances.....	22,370 17	7,792 84	7,461 40
Permanent improvements.....	273,600 17	122,860 97	47,462 55
Stock and equipment.....	309,703 20	419,608 57	31,035 91
Special advances "Current".....	273,586 86	741,414 03	298,514 44
" " "Estates".....	970,158 81	701,069 02	360,735 34
Surplus refunds.....	10,873 05	2,659 22	29,417 90
	1,950,703 28	2,020,018 17	783,610 00
Interest charged.....	2,269,279 67	2,655,248 74	2,035,316 06
	4,219,982 95	4,675,266 91	2,818,926 06

The Board has prepared an analysis of the special advances on current loans for the last two fiscal years, details of which are as follows:—

	1927-28	1928-29
	\$ cts.	\$ cts.
Taxes.....	555,392 28	203,287 25
Insurance.....	69,740 11	78,631 62
Miscellaneous.....	29,031 08	5,894 50
Replacement disbursements charged to special advances.....	87,250 56	10,701 07
	741,414 03	298,514 44

The Special Advances "Estates" represent the expenditures in preparing adjustment properties for British Family Settlement, and taxes, insurance and sundry items charged against other adjustment properties. The analysis of these special advances is as follows:—

	1927-28	1928-29
	\$ cts.	\$ cts.
Expenditures in preparing properties for British Family Settlement:		
Repairs and permanent improvements.....	341,761 18	155,408 49
Clearing and breaking.....	44,361 75	22,789 28
Miscellaneous.....	2,618 06	1,503 55
Expenditures on other adjustment properties.....	312,328 03	181,034 22
	701,069 02	360,735 34

In connection with the Special Advances "Estates" for the 1926-27 fiscal year, it has been estimated that approximately \$420,000 was expended in preparing reverted farms for British Family Settlement and \$550,000 on other reverted properties.

The Special Advances "Current" were substantially reduced in 1928-29, as compared with the previous fiscal year, the reason being that the policy to pay taxes was put into effect in March, 1928. This resulted in a very heavy charge for that year, but the properties which reverted subsequently were not so much in arrears of taxes.

In considering the foregoing statements of annual collections and charges against loans, we would direct your attention to the value of properties transferred to settlers under the British Family Scheme which amounted to \$2,642,-672.80, \$2,264,558.62 and \$1,337,491.48 in the fiscal years ending in 1927, 1928 and 1929 respectively. The valuation at which these properties were transferred was made after the completion of the board's expenditure in preparing them for British Family Settlement.

MUNICIPAL TAXES

Substantial disbursements have been made by the board from time to time to pay or assist in the payment of settlers' municipal taxes. It has always been held that the lands to which the board has title and which are occupied by soldier settlers under agreement of sale, are Crown lands and as such are not subject to taxation. As a concession to municipalities, the board agreed early in its operations that in the event of a rescission of a settler's agreement, it would pay any outstanding taxes up to the date of rescission. This rule was made applicable to all classes of land on which the board held a charge except unpatented Dominion lands. At first, advances were made very sparingly to settlers for the payment of taxes except on special occasions. Such an occasion followed the amendment of 1922, providing for the consolidation of settlers' loans, including taxes, etc., at which time \$683,110.32 was advanced to settlers to enable them to pay up their tax arrears. During the winter of 1927-28 the board, by direction of the minister, agreed to assume the responsibility for the payment of taxes on all lands occupied by soldier settlers (the responsibility for the payment of taxes on unpatented Dominion lands being subject to certain limitations) and in April, 1929, it was decided that the Board assume the responsibility for the payment of taxes on its farms in the Western Provinces held by civilians under agreement of sale.

With respect to repossessed properties, the rule has been fairly closely adhered to that no taxes are paid on these properties after the date of rescission of the settler's contract unless the board receives a revenue for leasing the properties, in which cases, taxes are paid within the amount of revenue. This concession at first applied only in individual cases, but in 1928, it became a general rule so far as the western provinces were concerned. As previously noted, disbursements for taxes were made on current loans in the years 1927-28 amounting to \$555,392.28 and 1928-29 to \$203,287.25, in addition to which certain disbursements for taxes were made in connection with foreclosed properties up to the date of rescission of contract. It is a general practice of the board to set aside out of moneys received from settlers an amount sufficient to retire the annual taxes. If the settler later forwards a receipted tax bill, the amount previously set aside is transferred and credited as a principal repayment, but if the settler does not pay the taxes himself, the amount so set aside is used for that purpose. The amounts as shown above do not include payments from moneys set aside out of settlers' collections just referred to, which transactions are handled through the Replacement account. The special advances for taxes are only those made before receiving any amount from the settlers. In many cases, these disbursements are shortly afterwards repaid to the board.

It may be stated that where properties are leased, the general policy of the Board is to require the lessee to pay the taxes. Out of a total number of 2,685 leased farms for the year 1928-29 which returned a gross revenue of \$187,448.34, in 900 cases taxes totalling \$24,397.89 were paid by the board. Of these 900 cases 69 were in Vancouver district, 186 in Edmonton district and 588 in Winnipeg district. We are informed by the various District offices

that no difficulty has been experienced with the municipalities in arranging for the payment by the lessee of the taxes on leased properties. The procedure is to notify the municipality concerned as to the terms of the lease and that the board assumes no responsibility for taxes during the currency of that particular lease. Apparently the municipalities have been able to enforce collection from the occupants of the farms. At any rate there does not appear to have been any claim against the Board for taxes on leased properties except where the lease provides that the Board is responsible.

We would direct attention to the amendment to the Act passed in 1920 which provides that:—

If a settler fails or neglects to pay any lawful rates, taxes or assignments—then it shall be lawful for the board to pay such rates, taxes or assignments—and all money expended by the board with interest at the rate of 7 per cent per annum computed from the time of payment, shall be repaid by the settler on demand.

Apparently it has not been the practice of the board to charge 7 per cent on these special advances but rather 5 per cent or 6 per cent depending on whether the borrower was a soldier or civilian settler.

BRITISH FAMILY SCHEMES

Balance sheets showing the position of the 3,000 British Family Scheme and the New Brunswick 500 British Family Scheme are submitted on pages 19 and 20 of this report.

The value at which the farms were transferred to settlers under these schemes was determined by the independent advisory boards or a representative of the Department of Immigration and Colonization. We are informed that, in a few cases, adjustments are to be made reducing the price at which the farms were first sold to British settlers. Because of the fact that only the best type of farms have been sold to British settlers at a fair present day price it is hoped that the losses under these schemes will not be excessive. Further, the 3,000 Family agreement provides for the sharing of losses in the same proportion as the gross advances by the Imperial and Canadian Governments and it is proposed to delay the apportionment of losses until the advances of the Imperial Government more nearly approach the amount contemplated in the agreement, viz: 37½ per cent of the total advances of both governments. We are informed that this delay is acceptable to the Imperial Government.

The settlement under the New Brunswick agreement is just in its initial stages as is indicated by the balance sheet.

In view of the foregoing, no provision has yet been made for losses in connection with either of the British Family agreements.

BALANCE SHEET

On page 17 of this report is submitted a balance sheet of the Soldier Settlement Board as of March 31, 1929. We have not made a complete verification of this balance sheet but have prepared it from the information and explanations given to us. We have, however, forwarded a substantial number of verification notices to settlers and the replies received with few exceptions, confirm the amount shown on the books of the Board as owing by the settler. In a few cases the replies of the settlers indicated that they did not have a clear understanding of the position of the loan and detailed statements have been forwarded to them.

We also made a brief test of the titles to the properties to ascertain that they were in the name of the Soldier Settlement Board.

The Balance Sheet does not include accrued interest on loans since the last standard date, October 1 or November 1, 1928.

The Soldier Land Settlement Assurance Fund shows on the books of the board at \$652,586.43. We are informed that this account appears on the books of the Finance Department at \$667,319.98 and that this difference has existed between the two sets of accounts for some years. There also appears to be a difference in the purchased lands account, which shows on the books of the board at \$173,748 and we understand on the books of the Finance Department at \$103,437.30, this difference also having existed for some years. It is not expected, however, that the lands will realize the figures at which they are carried on the Board's books. From valuations made by an official of the board, these lands should realize \$100,000 or approximately the value on Finance Department's books, and we have accordingly shown the latter figures as the values for balance sheet purposes. The books of the board have not been adjusted to the figures as shown on the accompanying balance sheet.

TREATMENT OF ADJUSTMENT PROPERTIES

As soon as a property goes into adjustment, all unpaid interest in the account is reversed, leaving only the net balance of the principal loan plus any special advances which have not been repaid. If the property is subsequently leased, the revenue is used, first, to pay taxes or insurance, the surplus remaining being applied on account of principal. No portion of the lease revenue is applied to interest. Additional expenditures on adjustment properties such as insurance premiums, etc., are capitalized.

We would suggest that it would simplify the accounting for the annual appropriations if authorization could be given to consider a Soldier Settlement property as coming under the General Land Settlement Branch just as soon as it reverts from the original holder. A certain amount of confusion has existed heretofore in the allocation of disbursements on adjustment properties. Subsequent to the property reverting to the board all expenditures have been charged against the General Land Settlement appropriation, whereas the expense of the visits of the supervisors to these properties is charged as Soldier Land Settlement administration and therefore paid out of the appropriation for these specific activities. The exception to this is in the case of properties reserved for British Family Settlement, when such visits are charged against the General Land Settlement activities.

RECOMMENDATIONS

(a) Resulting from our survey of the activities of the board, we have come to the conclusion that the interests of the Dominion and the ultimate realization upon its investment of over \$55,000,000 in loans and properties, will necessitate for some years, the exercise of sound judgment and careful attention to collections. The Dominion has in the Settlement organization a staff with a practical working knowledge of conditions throughout the country. As work in connection with the Soldier Settlement loans decreases every effort should be made to use this organization in the general colonization work of the Dominion.

(b) In the 1928 fiscal year the sum of \$14,000,000 was written off in the accounts of the Finance Department as a non-active asset to provide for credits to be given as authorized by the Revaluation Amendment and also to provide for expected losses on realization of outstanding balances. The above amount has been reduced by having charged against it revaluation awards made subsequently to 1928 and stood at \$11,282,409.45 as of March 31, 1929. We would recommend that a further sum of \$10,000,000 be written off as a non-active asset in the accounts of the Finance Department. This should make complete provision for all expected losses.

(c) Whether or not other duties are assigned to the Board from time to time, it will be necessary to keep a very definite control on administrative costs. In discussing this matter both at Head office and the District offices, we have come to the conclusion that certain staff reductions could be made without serious difficulty. Some of these cases concern persons suffering from serious war disability in regard to whom the board is naturally hesitant to take action. As far as the Soldier Settlement Board activities are concerned, a diminishing asset is being administered and to keep a proper control on administrative costs the staff situation must be watched closely.

(d) In our opinion within two or three years one office in each province should be sufficient. We believe that consolidations could now be effected in the provinces of Saskatchewan and British Columbia. Both of the Alberta offices have a substantial number of loans, but as the settlers get into better financial position, it should be possible to combine these offices.

(e) We strongly recommend a definite sales campaign to dispose of the large number of farms the Board has on hand as a result of foreclosure proceedings. These properties have an estimated value in excess of \$10,000,000, which, if placed on a productive basis, would result in annual interest earnings of five or six hundred thousand dollars. The advantage of placing the foreclosed properties on a productive basis is obvious and it is our opinion that sales could be facilitated if authority to set a price were given to the board when offering the properties for sale.

(f) We would recommend that consideration be given to the advisability of procuring enabling legislation in connection with the General Land Settlement activities of the Board, particularly the Family Settlement Scheme.

(g) Because of the fact that the Board is charged with the administration of the various colonization activities of the Department of Immigration and Colonization, we would recommend that the Chairman of the Soldier Settlement Board, who is the Superintendent of the Land Settlement Branch, be also the Commissioner of Colonization.

(h) Under section 22 of the Act it is provided that any surplus on resale of foreclosed property shall be paid to the original settler. This provision creates considerable difficulty in connection with properties which may be resold several times and a situation can easily be conceived where it might be necessary after the lapse of several years to locate an original settler in order to make an adjustment with him in connection with a resale of property originally owned by him. We would recommend that legislation be passed, limiting the interest of the original settler to the first resale after foreclosure proceedings against him. If this is done, it will be necessary also to make provision for the disposition of surpluses which may arise on resales following possible foreclosure proceedings against subsequent purchasers, i.e. provision should be made as to whether on resale a possible surplus following foreclosure proceedings against a civilian settler is to be refunded to the civilian settler, or is to revert to the Board.

(i) As soon as property reverts from the original soldier settler we would recommend that it be considered part of the General Land Settlement activities of the board and that expenditures either in disbursement or supervision be made out of the General Land Settlement appropriation, any profit or loss accruing upon resale to be transferred back to Soldier Settlement Accounts.

(j) We would recommend that the annual estimates be analyzed to show as nearly as possible the amount to be spent for administration and the amount to be disbursed as recoverable loans or used for the "revolving fund."

(k) We would recommend that the Receiver General drafts held at the various District offices be kept in the joint custody of the District Superintendent and Accountant.

CONCLUSION

The Land Settlement Branch of the Department of Immigration is administered by the Soldier Settlement Board and as a result of our enquiry we have come to the conclusion that approximately one-half of the board's time and organization is devoted to activities other than those for soldier settlers, and to that extent the name "Soldier Settlement Board" does not fully describe all the activities of that body.

We desire to express our appreciation of the courtesy and assistance extended to us during the progress of our work. The chairman, commissioners, departmental heads and district superintendents readily prepared and supplied information requested, and our work was facilitated in every possible way.

FINANCIAL AND STATISTICAL STATEMENTS

SOLDIER SETTLEMENT BOARD OF CANADA—BALANCE SHEET

(March 31, 1929)

ASSETS		LIABILITIES	
	\$ cts.		\$ cts.
<i>Current loans, including overdue interest:</i>		<i>Sundry liabilities:</i>	
Soldier settlers.....	46,286,686 79	General land settlement accounts.....	35,631 64
Civilian settlers.....	6,203,958 22	Deposits on tenders, etc.....	79,754 61
Indian soldier settlers.....	297,800 26	Replacement balances.....	123,017 54
	52,787,945 26	Surplus on resale of lands and chattels, awaiting completion of purchase by new settler before disbursement to ex-settler.....	211,531 40
<i>Less Reserve for losses.....</i>	<i>\$ 2,500,000 00</i>	Balances owing under tri-partite agreements...	134,615 44
Reserve for additional revaluation awards and interest.....	4,989,701 35		583,550 72
	7,489,701 35	<i>Liability to Dominion Government:</i>	
<i>Lands and chattels on hand as a result of adjustment proceedings.....</i>	<i>18,040,846 02</i>	Less provision for revaluation awards and losses on realization of assets, as per schedule attached hereto.....	52,268,905 11
Less estimated loss on resale.....	7,965,000 00		
	10,075,846 02	<i>Warrants outstanding:</i>	
<i>Suspense balances, held by Finance Department:</i>		Current loans.....	9,680 07
General land settlement.....	35,631 64	Replacement balances.....	3,926 41
Deposits on tenders, etc.....	79,754 61		
Replacement balances for redispbursement.....	126,943 95	<i>Sundry Credit Accounts (Net).....</i>	
	242,330 20	<i>Interest reserve:</i>	
<i>Purchased lands, etc., held for resale.....</i>	<i>103,437 30</i>	Gross interest charged.....	16,036,537 34
		Less amount paid to date.....	\$12,491,467 50
<i>Miscellaneous balances:</i>		Estimated credits to be given on revaluation awards not yet approved.....	679,082 80
Sundry loan balances.....	8,870 82		
Sundry contingency balances.....	3,816 09		
Other items.....	397 02		
	13,083 93		
<i>Less reserve for losses.....</i>	<i>12,483 93</i>		
	600 00		
<i>Lands transferred to British Family, scheme not yet recorded in B.F.S. books.....</i>	<i>111,536 26</i>		
	55,831,993 69		
			55,831,993 69

FINANCIAL AND STATISTICAL STATEMENTS—*Con.* SOLDIER SETTLEMENT BOARD OF CANADA—BALANCE SHEET

LIABILITY TO DOMINION GOVERNMENT

(March 31, 1929)

	\$	cts.	\$	cts.
<i>Gross disbursements for loans:</i>				
Soldier settlers.....	112,287	591 55		
Indian soldier settlers.....	418,588	24		
		<u>112,706</u>		<u>179 79</u>
<i>Deduct:</i>				
Principal repayments.....	27,508	157 57		
Less suspense items treated as principal should have been shown separately.....	79,754	61		
		<u>27,428</u>		<u>402 96</u>
				<u>85,277 776 83</u>
<i>Deduct:</i>				
Live stock reduction.....	2,926	490 91		
Land revaluation awards given to date:				
General soldier settlers.....\$	2,689	391 45		
Indian soldier settlers.....	22	771 10		
Estimated additional awards..	4,310	608 55		
		<u>7,022</u>		<u>771 10</u>
Estimated loss on resale of lands and chattels now in adjustment.....	7,965	000 00		
Loss on completed adjustment cases.....	5,620	316 38		
Provision for loss on current loans.....	2,500	000 00		
Provision for loss on sundries.....	4,787	86		
		<u>26,039</u>		<u>366 25</u>
				<u>59,238,410 58</u>
<i>Deduct:</i>				
Lands, transferred to 3,000 British Family Scheme.....			7,625	574 86
			<u>51,612</u>	<u>835 72</u>
<i>Add:</i>				
Proceeds of lands acquired out of administration funds, etc.....	647	198 57		
Sundry loan balances in administration ledger..		<u>8,870</u>		<u>82</u>
				<u>656,069 39</u>
<i>Amount, as per Balance Sheet.....</i>			<u>52,268,905</u>	<u>11</u>

RECONCILIATION WITH FINANCE DEPARTMENT

(March 31, 1929)

	\$	cts.	\$	cts.
<i>Balance per Finance Department.....</i>			72,589	863 29
<i>Add:</i>				
Suspense account, deposits <i>re</i> tenders, etc.....			79,754	61
			<u>72,669</u>	<u>617 90</u>
<i>Deduct:</i>				
Estimated additional revaluation awards.....	4,310	608 55		
Provision for loss on resale of lands and chattels on land as a result of adjustment proceedings	7,965	000 00		
Loss on completed adjustment cases.....	5,620	316 38		
Reserve on current loans.....	2,500	000 00		
Provision for loss on sundry balances.....	4,787	86		
		<u>20,400</u>		<u>712 79</u>
<i>Amount, as per Balance Sheet.....</i>			<u>52,268</u>	<u>905 11</u>

FINANCIAL AND STATISTICAL STATEMENTS—*Con.*

3,000 BRITISH FAMILY SCHEME—BALANCE SHEET

(March 31, 1929)

ASSETS

Loans to settlers, including special advances and interest:

Canadian Government loans.....	7,153,203 87
Imperial Government loans.....	2,332,488 98
Canadian and Imperial Government assisted passages.....	30,674 30

Land holdings, not yet charged to settlers.....

11,246 22

*Replacement balances for redisturbement, held by**Department of Finance:*

Cash.....	29,072 37
Warrants issued but not paid.....	1,197 61

*Land and chattels on hand, as a result of adjustment
proceedings at net value remaining in ex-
settlers' accounts:*

Canadian Government loans.....	691,441 47
Imperial Government loans.....	154,156 33

*Net loss on completed adjustment cases, not yet appor-
tioned between Canadian and Imperial Govern-
ments.....*

845,597 80

21,148 08

LIABILITIES

Advances by Canadian Government:

Land.....	7,621,257 34
Special advances.....	92,660 28

7,713,917 62

85,957 51

7,627,960 11

2,536 34

7,625,423 77

Advances by Imperial Government:

Land.....	93,921 22
Stock and equipment.....	2,464,751 29
Special advances.....	114,827 91

2,673,500 42

236,840 56

2,436,659 86

15,078 25

2,421,581 61

30,674 30

223,739 12

75,325 86

2,536 34

15,078 25

1,197 61

18,812 20

29,072 37

10,424,629 23

10,424,629 23

FINANCIAL AND STATISTICAL STATEMENTS—Con.

NEW BRUNSWICK 500 BRITISH FAMILY SCHEME—BALANCE SHEET

(March 31, 1929)			
ASSETS		LIABILITIES	
	\$ cts.		\$ cts.
<i>Loans to settlers, including special advances and interest:</i>		<i>Advances by New Brunswick Government:</i>	
New Brunswick Government loans.....	149,433 15	Land.....	152,982 22
Imperial Government loans.....	106,826 28	Special advances.....	2,805 75
New Brunswick and Imperial Governments, assisted passages.....	968 46		155,787 97
		Less repayments.....	1,222 80
			154,565 17
<i>Replacement balances available for redissbursement, held by Department of Finance.....</i>	576 08	<i>Advances by Imperial Government:</i>	
		Land.....	16,718 19
		Stock and equipment.....	89,895 21
		Special advances.....	4,905 98
			110,619 38
<i>Land and chattels on hand, as a result of adjustment settlers' accounts:</i>	5,138 63	Less repayments.....	983 29
New Brunswick Government loans.....	2,846 63		109,636 09
Imperial Government loans.....		Less warrants outstanding.....	340 00
			109,296 09
		<i>Advances by New Brunswick and Imperial Govern- ments:</i>	
		Assisted passages.....	1,631 03
		Less repayments.....	662 57
			968 46
		<i>Interest on Loans:</i>	
		New Brunswick- Government loans, \$ 18 42	Paid \$ 11 81
		Imperial Government loans.....	29 35
			36 82
		<i>Warrants outstanding, Imperial Government loans.....</i>	43 43
		<i>Replacement suspense account.....</i>	340 00
			576 08
			265,789 23

FINANCIAL AND STATISTICAL STATEMENTS—*Con.*

SOLDIER SETTLEMENT BOARD OF CANADA—ANNUAL SALARY COST

(As at March 19, 1929).

District	Office Staff						Field Staff						Total			
	Male			Female			Total			Field Supervisors			Home Branch		Total	
	No.	Salary	No.	Salary	No.	Salary	No.	Salary	No.	Salary	No.	Salary	No.	Salary	No.	Salary
		\$		cts.		\$		cts.		\$		cts.		\$		cts.
Vancouver.....	17	34,760 00	9	9,810 00	26	44,570 00	10	22,080 00	1	1,800 00	11	23,880 00	37	68,450 00		
Vernon.....	8	17,840 00	6	6,040 00	14	23,880 00	6	1,760 00			6	11,760 00	20	35,640 00		
Calgary.....	16	38,820 00	14	13,980 00	30	44,800 00	21	42,280 00			21	42,280 00	51	87,080 00		
Edmonton.....	21	41,620 00	20	21,200 00	41	62,820 00	22	43,610 00	1	1,920 00	23	45,560 00	64	108,380 00		
Prince Albert.....	11	22,260 00	8	7,260 00	19	29,520 00	9	16,920 00			9	16,920 00	28	46,440 00		
Saskatoon.....	16	32,000 00	11	12,300 00	27	44,300 00	14	27,450 00			14	27,450 00	41	71,750 00		
Regina.....	14	30,080 00	10	10,330 00	24	40,400 00	15	29,340 00	1	2,040 00	16	31,380 00	40	71,840 00		
Winnipeg.....	21	40,940 00	19	20,080 00	40	61,020 00	13	25,180 00			13	25,180 00	53	86,200 00		
Toronto.....	13	25,140 00	11	11,340 00	24	36,840 00	17	33,660 00	1	1,500 00	18	35,160 00	42	71,640 00		
Sherbrooke.....	2	4,140 00	2	2,280 00	4	6,420 00	2	4,440 00			2	4,440 00	6	10,860 00		
St. John.....	11	2,880 00	8	8,220 00	19	29,100 00	11	21,120 00	1	1,560 00	12	22,680 00	31	51,780 00		
Total Dist. Office.....	150	300,480 00	118	122,890 00	268	423,370 00	140	277,870 00	5	8,820 00	145	286,690 00	413	710,060 00		
Head Office.....	75	163,480 00	36	42,300 00	111	205,780 00			1	3,120 00	1	3,120 00	112	208,900 00		
Special Immigration Staff:																
Winnipeg.....	1	2,520 00	2	2,040 00	3	4,560 00	1	1,320 00			3	5,460 00	6	10,020 00		
Toronto.....					1	3,120 00							1	3,120 00		
On Loan to Dept.....	1	3,120 00														
Total Staff.....	227	469,600 00	156	167,230 00	383	636,830 00	143	283,330 00	6	11,940 00	149	295,270 00	532	932,100 00		

NOTE.—The above summary represents Permanent Staff.

The salaries of Temporary Staff for the fiscal year ending March 31, 1929 amounted to \$17,902.46.

FINANCIAL AND STATISTICAL STATEMENTS—*Con.*

SOLDIER SETTLEMENT BOARD OF CANADA—ADMINISTRATION COSTS

SOLDIER LAND SETTLEMENT

(Fiscal year ending March 31, 1929)

Vancouver.....	7,571 94	2,243 70	2,146 78	.....	11,962 42	49,944 96	61,907 38
Vernon.....	6,002 62	1,556 94	1,175 53	.....	8,735 09	33,045 46	41,780 55
Edmonton.....	19,233 60	3,236 95	5,337 42	.....	27,807 97	73,248 05	101,056 02
Calgary.....	18,329 22	3,861 13	3,962 38	.....	26,152 73	49,375 56	75,528 29
Prince Albert.....	9,885 69	5,207 90	2,147 78	.....	17,241 37	34,612 82	51,854 19
Saskatoon.....	13,971 58	3,733 03	2,482 69	.....	20,187 30	51,047 59	71,234 89
Regina.....	15,577 84	2,542 04	2,906 77	.....	21,026 65	48,304 66	69,331 31
Winnipeg.....	14,397 00	2,232 53	3,589 15	.....	20,218 68	42,068 43	62,287 11
Toronto.....	15,290 63	2,750 27	3,778 03	.....	21,818 93	45,970 01	67,788 94
Sherbrooke.....	1,167 30	438 20	578 22	.....	2,183 72	5,643 70	7,827 42
St. John.....	5,102 57	1,795 61	2,182 40	.....	9,080 58	18,942 08	28,022 66
Ottawa.....	1,003 22	.....	172 78	.....	1,176 00	1,132 70	3,308 70
Head Office.....	10,665 40	8,993 48	88 42	18,786 81	38,534 11	115,681 39	154,215 50
	138,198 61	38,591 78	30,548 35	18,786 81	226,125 55	570,017 41	796,142 96

GENERAL LAND SETTLEMENT

(Fiscal year ending March 31, 1929)

Vancouver.....	5,790 10	777 56	2,120 21	.....	8,687 87	22,439 43	31,127 30
Vernon.....	3,278 58	462 60	1,160 98	.....	4,902 16	12,446 91	17,349 07
Edmonton.....	13,701 35	2,217 00	5,271 35	.....	21,189 70	44,961 78	66,151 48
Calgary.....	16,640 91	2,390 81	3,913 32	.....	22,945 04	45,720 41	68,665 45
Prince Albert.....	6,805 91	1,224 17	2,121 20	.....	10,151 28	17,122 15	27,273 43
Saskatoon.....	8,824 67	661 99	2,451 97	.....	11,938 63	22,731 74	34,670 37
Regina.....	12,353 71	110 11	2,870 76	.....	15,234 58	30,864 37	46,098 95
Winnipeg.....	13,283 70	3,093 33	3,544 73	.....	19,921 76	58,965 65	78,887 41
Toronto.....	18,025 72	2,092 61	3,731 29	.....	23,849 62	34,244 55	58,094 17
Sherbrooke.....	2,069 63	315 70	571 07	.....	2,956 40	6,132 56	9,088 96
St. John.....	11,642 95	1,245 65	2,155 38	.....	15,043 98	32,127 81	47,171 79
Ottawa.....	538 65	.....	93 03	.....	631 68	825 30	1,456 98
Head Office.....	13,055 77	12,122 85	87 33	18,786 78	44,052 73	109,267 56	153,320 29
	125,911 65	26,714 38	30,092 62	18,786 78	201,505 43	437,850 22	639,355 65

NOTE.—Of the above total the sum of \$101,074.72 was expended for "Foreign" Land Settlement.

SOLDIER LAND SETTLEMENT

(Fiscal year ending March 31, 1928)

Vancouver.....	6,992 71	3,595 82	2,688 04	.....	13,276 57	48,592 22	61,868 79
Vernon.....	4,782 55	1,308 62	1,388 80	.....	7,479 97	29,882 29	37,362 26
Edmonton.....	14,513 43	2,409 74	4,478 83	.....	21,402 00	60,117 71	81,519 71
Calgary.....	13,196 59	2,699 36	1,983 59	.....	17,879 54	40,077 33	57,956 87
Prince Albert.....	8,560 04	2,075 62	2,163 21	.....	12,798 87	31,555 75	44,354 62
Saskatoon.....	11,247 68	2,701 73	2,687 53	.....	16,636 94	47,336 01	63,972 95
Regina.....	11,095 51	2,198 26	3,184 29	.....	16,478 06	44,649 15	61,127 21
Winnipeg.....	11,972 57	3,114 97	2,411 74	.....	17,489 28	43,962 98	61,452 26
Toronto.....	10,342 41	2,171 14	2,545 45	.....	15,059 00	41,380 67	56,439 67
Sherbrooke.....	1,833 23	589 71	43 39	.....	2,379 55	5,597 92	7,977 47
St. John.....	3,775 84	1,427 47	2,358 64	.....	7,561 95	22,003 84	29,565 79
Ottawa.....	656 55	.....	159 93	.....	816 48	2,132 70	2,949 18
Head Office.....	15,276 67	13,753 32	655 52	13,766 95	43,452 46	132,440 21	175,892 67
	114,245 78	38,035 76	26,662 18	13,766 95	192,710 67	549,728 78	742,439 45

FINANCIAL AND STATISTICAL STATEMENTS—*Con.*

SOLDIER SETTLEMENT BOARD OF CANADA—ADMINISTRATION COSTS

GENERAL LAND SETTLEMENT

(Fiscal year ending March 31, 1928)

Vancouver.....	5,373 22	525 06	3,305 99		9,204 27	21,848 82	31,053 09
Vernon.....	4,095 19	624 45	1,708 09		6,427 73	14,982 08	21,409 81
Edmonton.....	18,025 54	2,901 13	5,508 48		26,435 15	51,223 34	77,658 49
Calgary.....	18,544 78	3,180 97	2,439 60		24,165 35	42,967 22	67,132 57
Prince Albert.....	8,439 55	2,413 55	2,660 51		13,513 61	18,745 98	32,259 59
Saskatoon.....	11,616 16	1,562 57	3,305 36		16,484 09	22,623 57	39,107 66
Regina.....	12,692 23	792 15	3,916 32		17,400 70	27,040 82	44,441 52
Winnipeg.....	15,887 94	3,406 73	2,966 16		22,260 83	58,679 75	80,940 58
Toronto.....	14,148 19	1,322 47	3,130 61		18,601 27	30,219 30	48,820 57
Sherbrooke.....	1,924 01	438 18	53 36		2,308 83	5,659 08	7,967 91
St. John.....	10,312 40	1,154 82	2,900 86		14,368 08	23,418 20	37,786 28
Ottawa.....	353 39		86 12		439 51	825 30	1,264 81
Head Office.....	19,207 32	10,170 56	806 22	13,766 95	43,951 05	101,986 38	145,937 43
Refunds.....	584 06	1,057 25			1,641 31	235 02	1,876 33
	140,035 86	27,435 39	32,680 96	13,766 95	213,919 16	419,984 82	633,903 98

SOLDIER SETTLEMENT BOARD OF CANADA—SUMMARY OF DIRECT FIELD SUPERVISION EXPENSE

	Fiscal year ending March 31, 1928				Fiscal year ending March 31, 1929			
	Soldier land settlement		General land settlement		Soldier land settlement		General land settlement	
	Field staff salaries	Travelling and motor cars	Field staff salaries	Travelling and motor cars	Field staff salaries	Travelling and motor cars	Field staff salaries	Travelling and motor cars
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Vancouver.....	14,223 02	9,680 75	10,704 82	8,679 21	14,130 82	9,718 72	11,956 92	7,910 31
Vernon.....	8,254 67	6,171 35	6,559 25	5,803 28	10,415 91	7,178 15	6,000 25	4,439 56
Edmonton.....	21,214 69	18,992 26	24,509 50	23,534 02	30,246 42	24,571 02	21,489 84	18,972 70
Calgary.....	15,846 61	15,180 18	21,522 15	20,984 38	23,414 93	22,291 60	23,047 17	20,554 23
Prince Albert.....	8,448 06	10,723 25	9,375 30	11,100 06	11,534 84	12,033 47	7,889 39	8,927 11
Saskatoon.....	12,718 15	13,935 21	12,795 27	14,921 52	17,556 79	16,454 27	11,223 48	11,276 64
Regina.....	15,789 58	14,279 80	17,241 01	16,608 55	21,749 30	18,484 61	16,552 80	15,124 47
Winnipeg.....	16,894 80	14,384 31	22,104 99	18,854 10	20,949 77	17,986 15	18,766 14	16,828 43
Toronto.....	14,018 06	12,887 86	18,706 83	17,278 80	18,624 53	19,068 66	21,488 58	21,757 01
Ottawa..... (Say)	1,000 00	816 48		439 51	1,014 61	1,176 00		631 68
Sherbrooke.....	1,328 83	1,789 84	1,716 17	1,870 65	1,608 74	1,745 52	2,831 26	2,640 70
St. John.....	5,131 95	6,134 48	13,997 41	13,213 26	6,919 51	7,284 97	15,837 40	13,798 33
	134,858 42	124,975 77	159,232 70	153,287 34	178,166 17	157,993 14	157,083 23	142,861 17

General land settlement visits.....	64,402	General land settlement visits.....	79,033	Soldier land settlement visits.....	80,397	General land settlement visits.....	84,530
Average cost per visit...\$ 4 03		Average cost per visit...\$ 3 95		Average cost per visit...\$ 4 18		Average cost per visit...\$ 3 55	

FINANCIAL AND STATISTICAL STATEMENTS—*Con.*

SOLDIER SETTLEMENT BOARD OF CANADA—SUMMARY OF COLLECTIONS

District	Year ending March 31, 1927			Year ending March 31, 1928			Year ending March 31, 1929		
	Principal		Total	Principal		Total	Principal		Total
	\$	cts.		\$	cts.		\$	cts.	
Vancouver.....	217,513	86	362,061 15	195,459	37	357,274 20	196,046	92	331,446 45
Vernon.....	123,360	78	189,251 44	103,085	12	186,084 56	58,884	22	129,321 67
Edmonton.....	310,996	43	581,265 48	407,491	65	799,937 83	319,474	12	617,870 81
Calgary.....	306,554	90	594,239 52	367,583	69	697,249 01	347,987	21	670,113 22
Prince Albert.....	177,115	73	320,384 98	179,688	43	329,250 56	123,159	18	249,324 20
Saskatoon.....	255,793	95	497,800 64	299,038	79	537,282 71	207,973	93	439,477 71
Regina.....	314,657	20	247,363 46	337,898	35	580,052 09	320,035	23	549,569 39
Winnipeg.....	282,001	52	562,402 56	255,335	94	396,270 40	237,608	33	418,594 13
Toronto.....	242,001	82	401,406 37	205,096	11	381,466 90	177,652	38	340,371 32
Ottawa.....	18,538	72	24,742 56	10,590	07	16,593 20	11,909	40	17,745 36
Sherbrooke.....	64,363	79	88,512 55	49,957	47	82,481 67	46,952	59	74,995 27
St. John.....	106,320	55	177,209 82	94,055	20	160,473 80	83,846	16	151,899 43
	2,419,219	25	4,300,797 73	2,505,300	19	4,524,416 93	2,131,529	67*	3,990,728 96

*See section of report dealing with collections and reference to \$404,683.99 being credited through "Replacement Account" instead of appearing as Principal Collections as in previous years.

FINANCIAL AND STATISTICAL STATEMENTS—*Con.*

SOLDIER SETTLEMENT BOARD OF CANADA

(March 31, 1929)

District	Outstanding Loans						Estates and Foreclosures		Losses on Completed Foreclosures	
	No. of Loans	Un-matured	Arrears	Re-placements	Special Advances		No. "A."	Amount	No. "B."	Amount
					\$	cts.		\$		\$
Vancouver.....	1,376	3,832,485 56	254,755 65	16,642 80	33,384 23	4,104,012 55	491	1,892,272 08	421	533,374 86
Vernon.....	808	2,535,169 96	547,447 84	2,279 95	33,354 61	3,119,692 46	341	1,375,940 01	112	171,532 00
Edmonton.....	2,786	7,809,437 38	918,155 57	35,002 82	76,340 34	8,768,960 47	866	1,874,904 00	539	563,307 66
Calgary.....	2,031	7,480,650 15	1,251,351 14	33,080 63	94,060 45	8,732,921 11	566	1,840,733 46	488	770,070 93
Prince Albert.....	1,330	3,100,374 17	162,355 93	19,560 40	30,010 18	3,273,179 88	337	635,835 86	230	144,915 17
Saskatoon.....	1,605	5,251,722 07	420,133 85	5,086 65	73,136 75	5,739,906 02	440	1,382,350 00	252	323,128 30
Regina.....	1,436	4,465,636 13	444,177 50	26,232 86	28,197 87	4,911,778 64	498	2,002,743 39	284	275,912 54
Winnipeg.....	1,614	5,335,867 76	1,074,609 42	3,393 02	100,283 31	6,507,367 47	1,892	6,502,307 07	237	548,084 85
Toronto.....	1,340	3,831,892 46	452,973 50	37,282 78	13,870 08	4,261,453 26	353	1,010,943 09	34	179,119 12
Ottawa.....	66	139,112 38	7,441 41	132 51	735 70	147,166 98	11	29,793 11	34	48,196 45
Sherbrooke.....	232	590,774 04	35,522 29	5,036 36	2,324 94	623,584 91	100	321,542 60	169	248,997 85
St. John.....	951	1,850,871 68	106,455 32	1,348 18	14,890 38	2,030,899 20	290	506,578 40	281	273,578 69
	15,575	46,223,993 74	5,735,439 42	185,069 05	506,528 84	52,280,892 95	6,205	19,305,943 67	3,356	4,100,178 42

A. Number of Estates according to detailed lists from District Offices. Many of these cases are practically completed but not transferred to completed section.

B. Number of cases does not include those finally closed out showing "Nil" balance.

FINANCIAL AND STATISTICAL STATEMENTS—Con.

SOLDIER SETTLEMENT BOARD OF CANADA

(March 31, 1928)

District	Outstanding Loans					Estates and Foreclosures		Losses on Completed Foreclosures	
	No. of Loans	Un-matured \$	Arrears		Re-placements	Special Advances		No. "A"	Amount
			\$	cts.		\$	cts.		
Vancouver.....	1,427	4,286,961 79	621,974 58	73,072 28	7,584 04	4,974,424 61	531		\$ 332,740 55
Vernon.....	2,849	2,801,823 60	560,704 69	11,622 52	41,650 78	3,392,556 55	319		110,276 36
Edmonton.....	2,853	8,405,970 29	674,728 11	28,743 84	64,864 46	9,116,819 02	921		417,451 20
Calgary.....	2,063	7,913,882 08	1,194,139 63	7,076 07	144,442 70	9,245,388 34	602		560,895 56
Prince Albert.....	1,403	3,442,907 68	228,898 16	9,265 93	28,480 54	3,691,020 45	276		100,301 45
Saskatoon.....	1,664	5,655,719 70	689,298 21	6,813 64	85,802 02	6,424,006 29	401		233,321 70
Regina.....	1,483	4,995,185 52	405,403 82	25,186 12	33,272 62	5,408,675 84	532		181,058 19
Winnipeg.....	1,848	6,412,322 50	1,238,713 82	16,944 83	213,561 44	7,847,662 93	1,686		446,633 21
Toronto.....	1,371	4,244,984 11	1,440,643 27	33,912 10	17,895 38	4,669,610 66	368		120,977 98
Ottawa.....	63	143,740 29	14,349 07	250 29	1,114 88	158,953 95	17		32,572 32
Sherbrooke.....	235	723,317 02	89,912 64	2,527 08	2,619 09	813,321 67	92		252,571 38
St. John.....	1,001	2,224,500 89	344,990 83	1,395 52	23,253 59	2,591,349 79	238		248,723 26
	16,260	51,251,325 47	6,503,756 83	151,321 98	730,029 78	58,333,790 10	5,983		3,037,523 16

A. Number of Estates according to detailed lists from District Offices. Many of these cases are practically completed but not transferred to completed section.

B. Number of cases does not include those finally closed out showing "Nil" balance.

FINANCIAL AND STATISTICAL STATEMENTS—Con.

SOLDIER SETTLEMENT BOARD OF CANADA

(March 31, 1927)

District	Outstanding Loans					Estates and Foreclosures		Losses on Completed Foreclosures	
	No. of Loans	Un-matured \$	Arrears		Re-placements	Special Advances		No. "A."	Amount \$
			\$	cts.		\$	cts.		
Vancouver.....	1,459	4,566,449 41	494,247 05	11,584 32	11,087 75	5,060,199 89	549	2,320,369 60	228
Vernon.....	871	2,982,792 68	450,604 53	8,530 51	35,102 19	3,459,968 89	314	1,365,237 74	53
Edmonton.....	2,930	8,967,349 53	484,322 83	27,966 50	33,955 47	9,457,661 33	898	2,087,369 72	347
Calgary.....	2,109	8,372,344 19	1,013,147 24	5,787 20	26,984 67	9,406,688 90	658	2,578,567 48	249
Prince Albert.....	1,420	3,540,649 90	304,800 66	5,391 92	22,880 86	3,962,939 50	271	549,095 90	124
Saskatoon.....	1,705	6,078,229 45	558,418 91	8,193 40	26,888 67	6,655,343 63	421	1,385,199 91	124
Regina.....	1,576	5,557,006 06	357,707 68	18,670 24	18,886 84	5,914,930 34	486	2,166,734 80	173
Winnipeg.....	1,979	7,063,807 68	997,397 62	6,994 63	66,046 92	8,120,257 59	1,577	5,929,804 04	198
Toronto.....	1,385	4,503,007 50	339,493 79	25,209 16	23,848 18	4,841,140 31	345	1,134,376 55	161
Ottawa.....	234	801,166 55	97,196 86	250 29	1,412 69	891,245 30	11	44,392 85	27
Sherbrooke.....	1,054	2,506,813 01	286,132 85	3,492 00	6,373 89	901,245 30	105	44,125 96	119
St. John.....				439 51	25,611 35	2,818,147 70	232	570,515 71	198
	16,790	55,106,258 32	5,398,546 13	122,509 68	299,079 48	60,681,374 25	5,867	20,585,790 26	2,001
									1,828,207 40

A. Number of Estates according to detailed lists from District Offices. Many of these cases are practically completed but not transferred to completed section.

B. Number of cases does not include those finally closed out showing "Nil" balance.

